

Claims Statistics . . .

Comparison of Claims by Plan Type

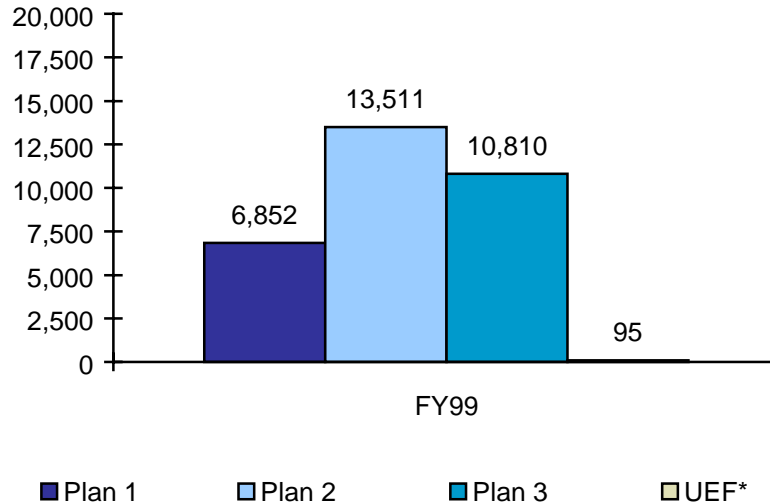
Injured Worker Characteristics

Insurer Denial of Claims

Comparison of Claims by Plan Type

This section provides the most current statistical summary available on the status of Montana's workers' compensation system. This section is based on the First Report of Injury and includes indemnity and medical only claims.

**Distribution of Reported Claims
By Plan Type - FY99**



Notes:

The number of total claims is continually changing.

*UEF means Uninsured Employers Fund.

FY means Fiscal Year, the period of time between July 1 and the succeeding June 30.

**Distribution of Reported Claims
By Plan Type**

	FY96		FY97		FY98		FY99	
Plan Type	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Plan 1	6,706	20.5%	7,946	23.5%	7,427	23.3%	6,852	21.9%
Plan 2	10,555	32.2%	12,239	36.2%	13,558	42.5%	13,511	43.2%
Plan 3	15,343	46.8%	13,460	39.9%	10,764	33.8%	10,810	34.6%
UEF	148	0.5%	129	0.4%	127	0.4%	95	0.3%
Total	32,752	100%	33,774	100%	31,876	100%	31,268	100%

Notes:

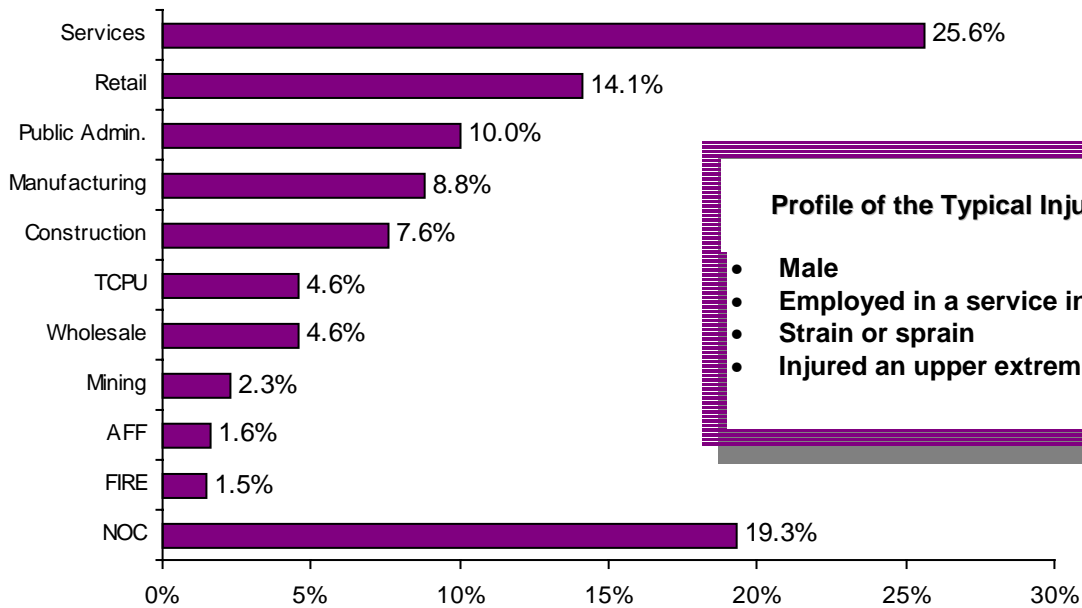
UEF means Uninsured Employers Fund.

FY means Fiscal Year, the period of time between July 1 and the succeeding June 30.

Injured Worker Characteristics

Percent Distribution of Claims By Standard Industrial Classification¹

Date of Injury - FY99



Profile of the Typical Injured Worker

- Male
- Employed in a service industry
- Strain or sprain
- Injured an upper extremity

Notes:

TCPU means Transportation, Communication & Public Utilities.

AFF means Agriculture, Forestry & Fishing.

FIRE means Finance, Insurance & Real Estate.

NOC means Not Otherwise Classified.

¹Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

Rank-Order Distribution of Claims By Standard Industrial Classification Major Groups

Standard Industrial Classification ¹	FY96		FY97		FY98		FY99	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Services	8,897	27.2%	10,304	30.5%	8,936	28.0%	8,008	25.6%
Retail	5,856	17.9%	5,097	15.1%	4,603	14.4%	4,419	14.1%
Public Administration	2,909	8.9%	3,121	9.2%	2,898	9.1%	3,133	10.0%
Manufacturing	3,362	10.3%	3,267	9.7%	2,995	9.4%	2,746	8.8%
Construction	2,559	7.8%	2,394	7.1%	2,617	8.2%	2,361	7.6%
Transportation, Communication & Public Utilities	1,551	4.7%	1,740	5.1%	1,641	5.2%	1,442	4.6%
Wholesale	1,843	5.6%	1,727	5.1%	1,476	4.6%	1,432	4.6%
Mining	856	2.6%	861	2.6%	704	2.2%	714	2.3%
Agriculture, Forestry & Fishing	572	1.7%	524	1.6%	507	1.6%	494	1.6%
Finance, Insurance & Real Estate	454	1.4%	520	1.5%	522	1.7%	466	1.5%
All Other Specific Claims, NOC	3,893	11.9%	4,219	12.5%	4,977	15.6%	6,053	19.3%
Total	32,752	100%	33,774	100%	31,876	100%	31,268	100%

Notes: *Column may not sum 100% due to rounding.

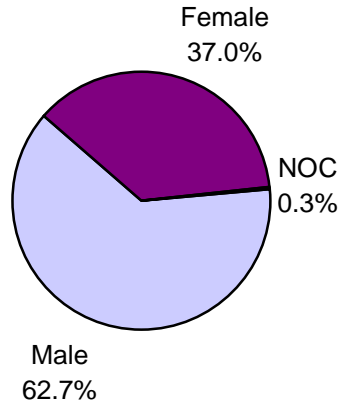
NOC means Not Otherwise Classified.

¹Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

Some counts may vary slightly due to corrections in SIC codes from insurers.

Percent Distribution of Claims By Gender

Date of Injury - FY99



Notes: NOC means Not Otherwise Classified.

Distribution of Reported Claims By Gender

Gender	FY96		FY97		FY98		FY99	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Female	11,745	35.9%	12,665	37.5%	11,772	36.9%	11,569	37.0%
Male	20,816	63.6%	20,996	62.2%	20,040	62.9%	19,620	62.7%
All Other Claims, NOC	191	0.5%	113	0.3%	64	0.2%	79	0.3%
Total	32,752	100%*	33,774	100%*	31,876	100%*	31,268	100%

Notes:

*Columns may not sum 100% due to rounding.

NOC means Not Otherwise Classified.

Standard Industrial Classification by Gender Date of Injury - FY99

Standard Industrial Classification ¹	Female		Male		Row Totals	
	Count	Percent	Count	Percent	Count	Percent
Agriculture, Forestry & Fishing	121	0.4%	373	1.2%	494	1.6%
Mining	34	0.1%	679	2.2%	713	2.3%
Construction	107	0.3%	2,249	7.2%	2,356	7.5%
Manufacturing	447	1.4%	2,296	7.3%	2,743	8.8%
Transportation, Communication & Public Utilities	197	0.6%	1,243	4.0%	1,440	4.6%
Wholesale Trade	189	0.6%	1,241	4.0%	1,430	4.6%
Retail Trade	2,047	6.6%	2,358	7.5%	4,405	14.1%
Finance, Insurance & Real Estate	290	0.9%	176	0.6%	466	1.5%
Services	4,937	15.8%	3,042	9.7%	8,008	25.6%
Public Administration	1,296	4.1%	1,832	5.9%	3,133	10.0%
NOC SIC codes	1,904	6.1%	4,131	13.2%	6,035	19.3%
NOC Gender codes	0	0%	0	0%	79	0.2%
Total	11,569	37.0%	19,620	62.8%	31,268	100%*

Notes:

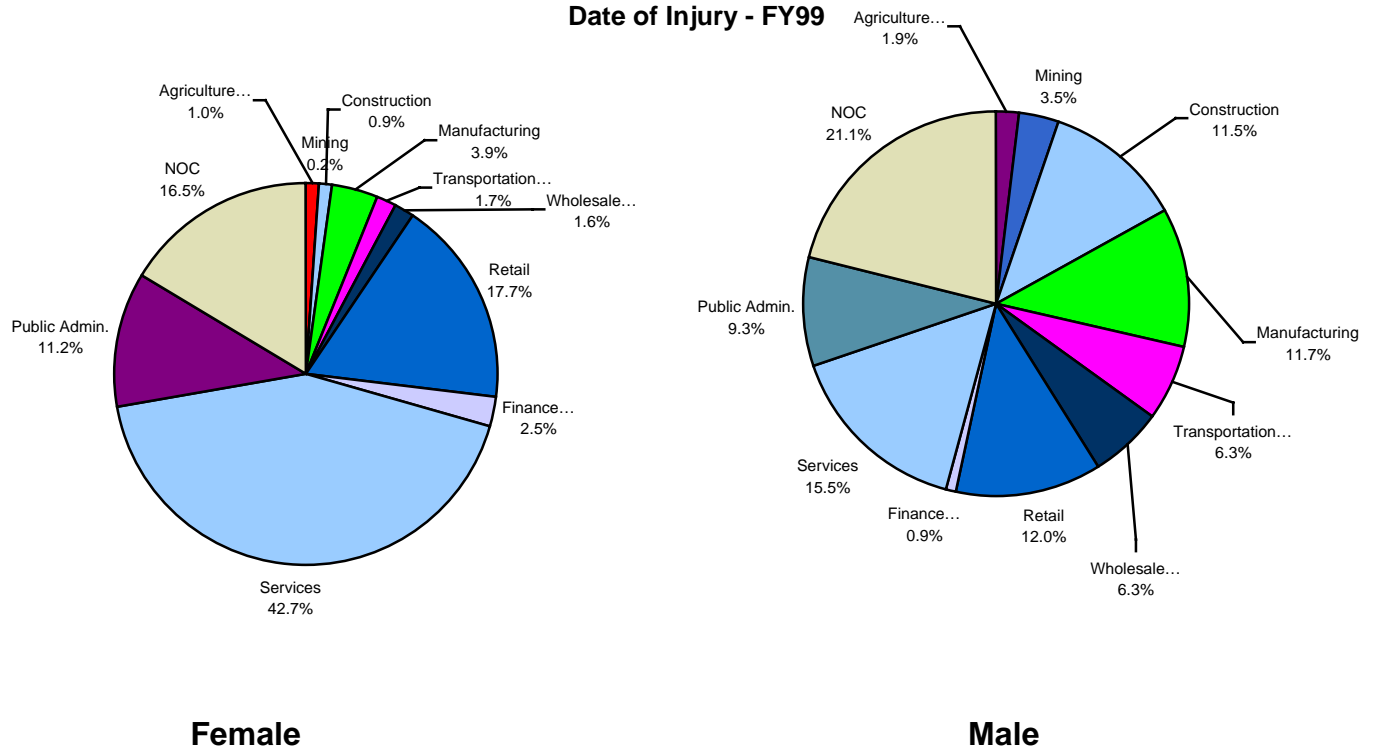
*Columns may not sum 100% due to rounding.

¹Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

NOC means Not Otherwise Classified.

Distribution of Claims by Gender For all Standard Industrial Classification Categories

Date of Injury - FY99



Notes: NOC means Not Otherwise Classified.

Distribution of Claims by Gender For all Standard Industrial Classification Categories Date of Injury - FY99

Standard Industrial Classification	Female		Male	
	Count	Percent	Count	Percent
Agriculture, Forestry & Fishing	121	1.0%	373	1.9%
Mining	34	0.2%	679	3.5%
Construction	107	0.9%	2,249	11.5%
Manufacturing	447	3.9%	2,296	11.7%
Transportation, Communication & Public Utilities	197	1.7%	1,243	6.3%
Wholesale Trade	189	1.6%	1,241	6.3%
Retail Trade	2,047	17.7%	2,358	12.0%
Finance, Insurance & Real Estate	290	2.5%	176	0.9%
Services	4,937	42.7%	3,042	15.5%
Public Administration	1,296	11.2%	1,832	9.3%
NOC SIC codes	1,904	16.5%	4,131	21.1%
Total	11,569	100%*	19,620	100%*

Notes:

* Columns may not sum 100% due to rounding.

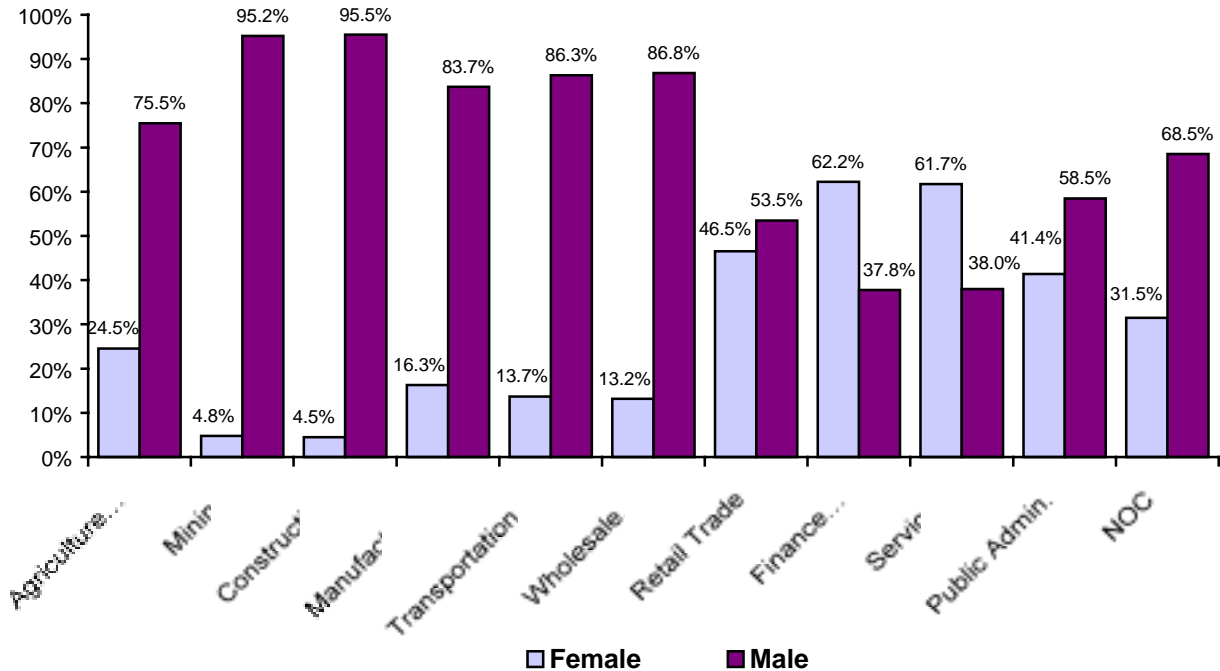
Total number of claims is 31,268. 79 claims had nonclassified Gender codes.

Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

NOC means Not Otherwise Classified.

Percent Distribution of Claims by Gender And by Standard Industrial Classification

Date of Injury - FY99



Notes:

NOC means Not Otherwise Classified.

Percent Distribution of Claims¹ by Gender and by Standard Industrial Classification Date of Injury - FY99

Standard Industrial Classification ²	Female		Male		Totals	
	Count	Percent	Count	Percent	Count	Percent*
Agriculture, Forestry & Fishing	121	24.5%	373	75.5%	494	100%
Mining	34	4.8%	679	95.2%	713	100%
Construction	107	4.5%	2,249	95.5%	2,356	100%
Manufacturing	447	16.3%	2,296	83.7%	2,743	100%
Transportation, Communication & Public Utilities	197	13.7%	1,243	86.3%	1,440	100%
Wholesale Trade	189	13.2%	1,241	86.8%	1,430	100%
Retail Trade	2,047	46.5%	2,358	53.5%	4,405	100%
Finance, Insurance & Real Estate	290	62.2%	176	37.8%	466	100%
Services	4,937	61.7%	3,042	38.0%	8,008	100%
Public Administration	1,296	41.4%	1,832	58.5%	3,133	100%
NOC SIC codes	1,904	31.5%	4,131	68.5%	6,035	100%
NOC Gender codes	0	0%	0	0%	79	100%

Notes:

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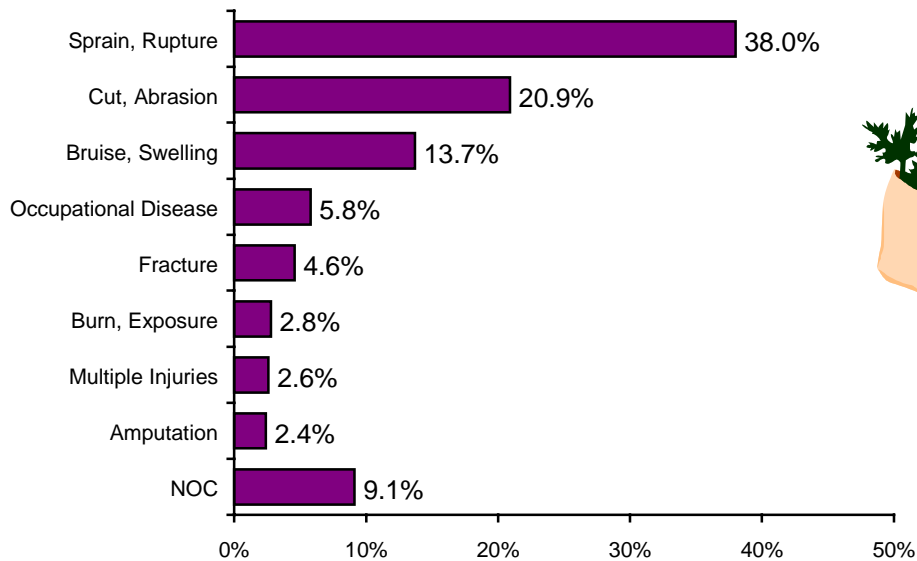
¹Total number of claims is 31,268.

²Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

NOC means Not Otherwise Classified.

Percent Distribution of Claims By Nature of Injury

Date of Injury -- FY99



Notes: NOC means Not Otherwise Classified.

Rank-Order Distribution By Nature of Injury

Nature of Injury ¹	FY96		FY97		FY98		FY99	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Sprain, Rupture	11,720	35.8%	12,224	36.2%	12,181	38.2%	11,948	38.2%
Cut, Abrasion	7,905	24.1%	7,495	22.2%	7,279	22.8%	6,532	20.9%
Bruise, Swelling	4,460	13.6%	4,828	14.3%	4,528	14.2%	4,282	13.7%
Occupational Disease	1,554	4.7%	1,742	5.2%	1,478	4.6%	1,819	5.8%
Fracture	1,510	4.6%	1,525	4.5%	1,505	4.7%	1,439	4.6%
Burn, Exposure	1,095	3.3%	1,098	3.3%	914	2.9%	868	2.8%
Multiple Injuries	129	0.4%	152	0.5%	582	1.8%	800	2.6%
Amputation	70	0.2%	87	0.3%	255	0.8%	748	2.4%
All Other Claims, NOC	4,309	13.2%	4,623	13.7%	3,154	9.9%	2,832	9.1%
Total	32,752	100%*	33,774	100%*	31,876	100%*	31,268	100%*

Notes:

*Column may not sum to 100% due to rounding.

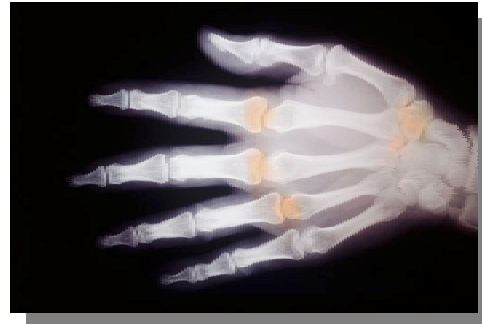
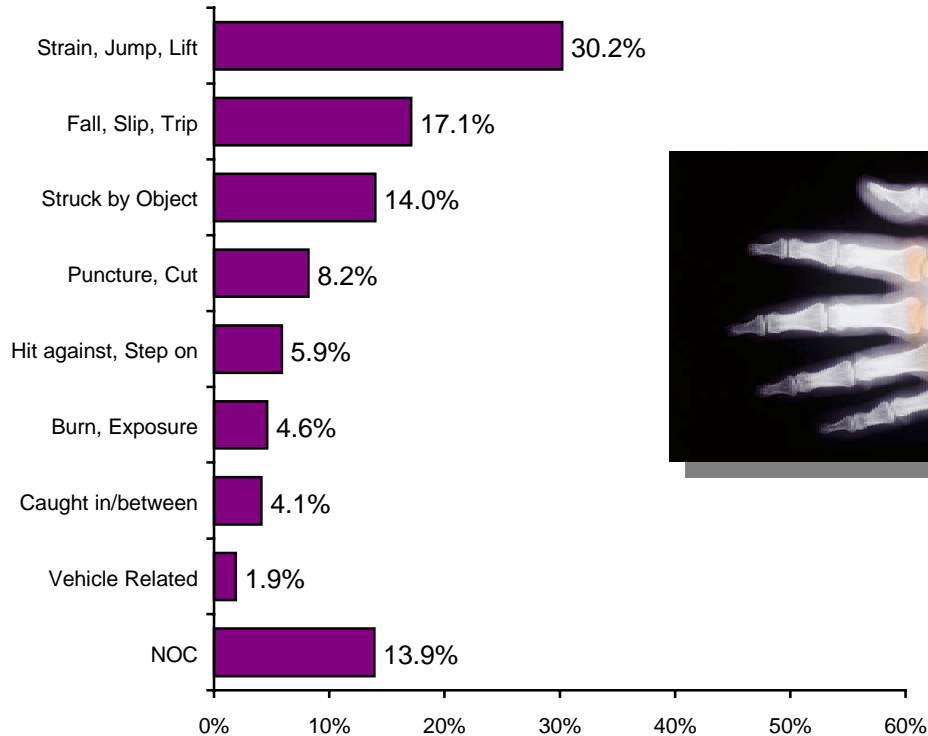
NOC means Not Otherwise Classified.

¹Source: International Association of Industrial Accident Boards and Commissions (IAIABC) - Electronic Data Interchange (EDI) definitions.

Some fiscal year counts may vary slightly from previous reports due to corrections from insurers.

Percent Distribution of Claims By Cause of Injury

Date of Injury -- FY99



Notes: NOC means Not Otherwise Classified

Rank-Order Distribution By Cause of Injury

	FY96		FY97		FY98		FY99	
Cause of Injury ¹	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Strain, Jump, Lift	8,824	26.9%	8,948	26.5%	8,950	28.1%	9,436	30.2%
Fall, Slip, Trip	5,516	16.8%	6,158	18.2%	5,287	16.6%	5,346	17.1%
Struck by Object	4,451	13.6%	4,499	13.3%	4,550	14.3%	4,379	14.0%
Puncture, Cut	1,941	5.9%	2,402	7.1%	2,680	8.4%	2,578	8.2%
Hit against, Step on	2,606	8.0%	2,320	6.9%	2,171	6.8%	1,834	5.9%
Burn, Exposure	2,268	6.9%	1,664	4.9%	1,379	4.3%	1,452	4.6%
Caught in/between	1,326	4.0%	1,350	4.0%	1,423	4.5%	1,289	4.1%
Vehicle Related	594	1.8%	539	1.6%	556	1.7%	594	1.9%
All Other Claims, NOC	5,226	16.0%	5,894	17.5%	4,880	15.3%	4,360	13.9%
Total	32,752	100%*	33,774	100%*	31,876	100%*	31,268	100%*

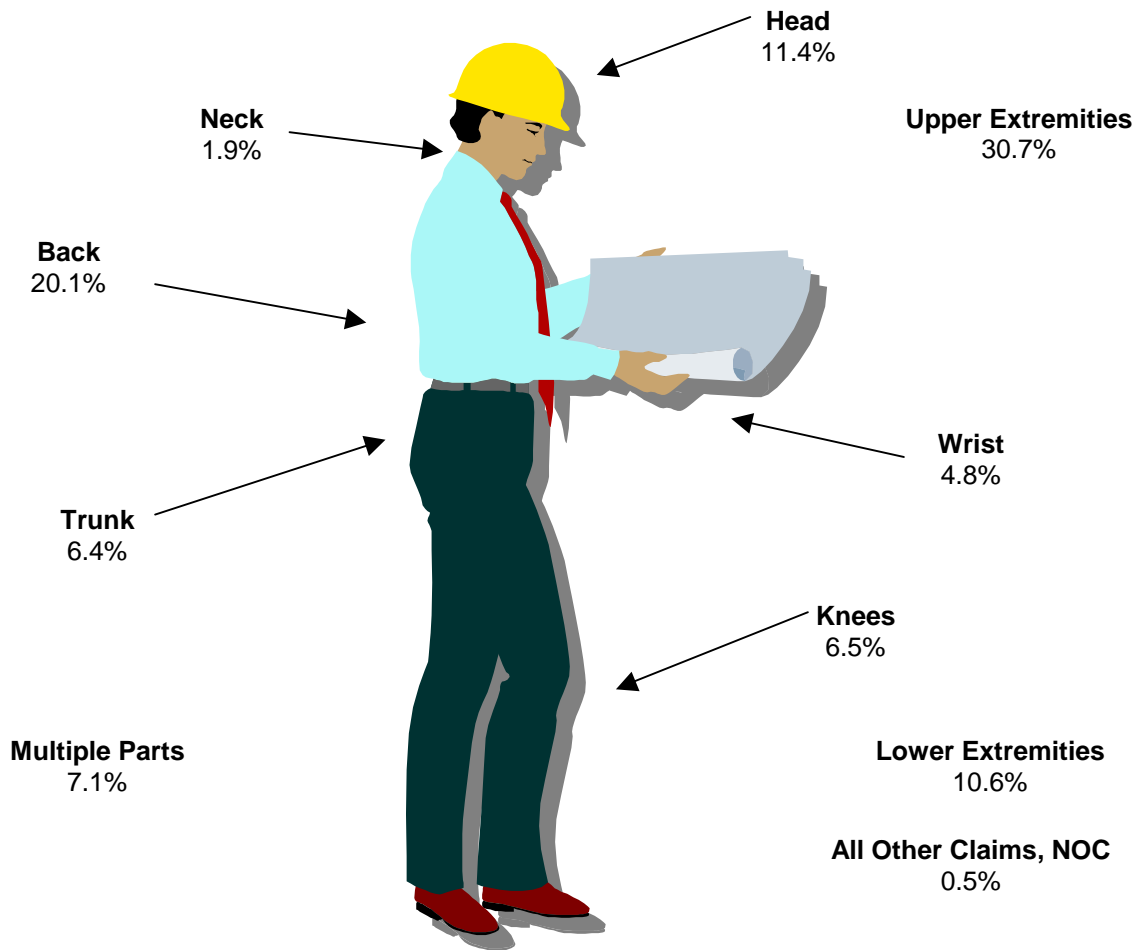
Notes: *Column may not sum to 100% due to rounding.

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**Percent Distribution of Claims
By Part of Body
Date of Injury - FY99**



Notes: NOC means Not Otherwise Classified.

**Rank-Order Distribution
By Part of Body**

	FY96		FY97		FY98		FY99	
Part of Body¹	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Upper Extremities	9,865	30.1%	10,257	30.4%	9,975	31.3%	9,603	30.7%
Back	6,279	19.2%	6,311	18.7%	6,446	20.2%	6,277	20.1%
Head	3,732	11.4%	3,768	11.2%	3,693	11.6%	3,564	11.4%
Lower Extremities	3,330	10.2%	3,435	10.2%	3,437	10.8%	3,312	10.6%
Knees	1,937	5.9%	2,028	6.0%	2,014	6.3%	2,038	6.5%
Multiple Parts	3,105	9.5%	2,769	8.2%	2,005	6.3%	2,218	7.1%
Trunk	2,205	6.7%	2,127	6.3%	1,792	5.6%	2,002	6.4%
Wrist	1,363	4.2%	1,489	4.4%	1,490	4.7%	1,490	4.8%
Neck	523	1.6%	618	1.8%	711	2.2%	600	1.9%
All Other Claims, NOC	413	1.3%	972	2.9%	313	1.0%	164	0.5%
Total	32,752	100%	33,774	100%	31,876	100%	31,268	100%

Notes: *Column may not sum to 100% due to rounding.

NOC means Not Otherwise Classified.

¹Source: International Association of Industrial Accident Boards and Commissions (IAIABC) - Electronic Data Interchange (EDI) definitions.

Some fiscal year counts may vary slightly from previous reports due to corrections from insurers.

Insurer Denial of Claims

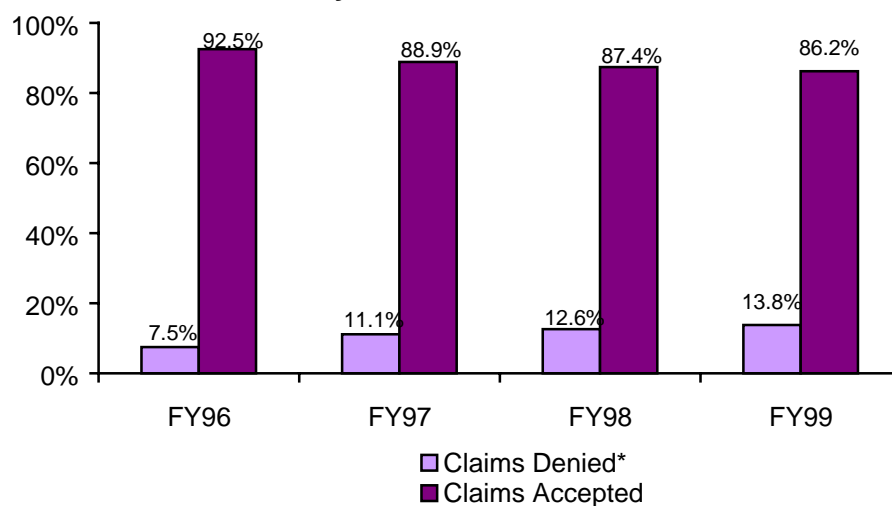
Insurer Denial of Claims By Fiscal Year

Reason for Claim Denial*		FY96	FY97	FY98	FY99
Late Claim Filing	Injury	37	18	16	23
	Occupational Disease	7	1	1	0
Insufficient Information	Incomplete or missing information necessary to accept liability	65	92	11	0
Coverage Issue	Corporate officer rejected	12	13	15	17
	Elects no coverage	16	11	8	0
	Independent Contractor issue	2	3	1	0
	Question which insurer liable	36	29	14	20
	No coverage	26	22	62	53
Other	Other	164	29	272	378
No Employer Notice	No 30-day notice to employer or insurer	219	180	198	188
Not in Course & Scope	Not in course and scope of employment	253	303	243	236
No Objective Medical	No objective medical findings to substantiate injury	628	2,035	2,141	2,331
Definition of Injury not met	Heart attack - not caused by accident	22	23	10	16
	Does not meet definition of injury	670	595	417	553
	Does not meet definition of Occupational Disease	87	50	27	48
	Stress - not compensable	33	28	32	30

Notes:

* The initial denial may later result in an acceptance by the insurer. Statistics on accepted injuries subsequent to a denial are not available from the database.

Percent Distribution of Claims by Insurer Denials



Notes:

* The initial denial may later result in an acceptance by the insurer. Statistics on accepted injuries subsequent to a denial are not available from the database.

